

PTO/SB/08B (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

<p>Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.</p> <p>Substitute for form 1449/PTO</p> <p>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</p> <p><i>(Use as many sheets as necessary)</i></p>		Complete if Known	
		Application Number	09/604,525
		Filing Date	June 27, 2000
		First Named Inventor	Portillo et al.
		Art Unit	3628
		Examiner Name	Richard Fults
Sheet 1 of 4	Attorney Docket Number	10722-31970	

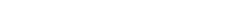
RECEIVED

NOV 06 2003

GROUP 3600

NON PATENT LITERATURE DOCUMENTS

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
<i>WJF</i>	79	INA STEINER, "PayPal Online Payment Service - Another Way to Pay for Auction Items," AuctionBytes.com, 20-Feb-2000, 4 pages, Number 8, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003		
<i>WJF</i>	80	INA STEINER, "BidPay.com Offers Click and Pay Service for Buyers," 23-Jan-2000, 4 pages, Number 6, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003		
<i>WJF</i>	81	INA STEINER, "Follow-up to BidPay Article," 07-Feb-2000, 4 pages, Number 7, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 23-Sep-2003		
<i>WJF</i>	82	STEVEN BARAS, Staff Letters and Memoranda, State of New York Banking Department, 18-Jul-2000, 2 pages, found on www.banking.state.ny.us Internet Web site and printed on 23-Sep-2003		
<i>WJF</i>	83	ALMAR LATOUR, "PayPal Electronic Plan May Be On the Money in Years to Come," The Wall Street Journal Interactive Edition, 15-Nov-1999, 2 pages, found on www.paypal.com Internet Web site and printed on 23-Sep-2003		
<i>WJF</i>	84	HAL PLOTKIN, "Beam Me up Some Cash," Silicon Valley Insider, 08-Sep-1999, 3 pages, found on www.halplotkin.com Internet Web site and printed on 23-Sep-2003		
<i>WJF</i>	85	KAREN EPPER HOFFMAN, "PayPal Still Running Free But the e-payments company's carefree days may be numbered if regulators decide it's essentially a bank," Bank Technology News, found on www.banktechnews.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application		
<i>WJF</i>	86	AUTHOR UNKNOWN, "PayPal.com Case Study," 7 pages, found on fox.rollins.edu Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application		
<i>WJF</i>	87	AUTHOR UNKNOWN (indicated as Confinity, Inc.), "PayPal for the Palm," 2 pages, found on www.handheldnews.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application		
<i>WJF</i>	88	AUTHOR UNKNOWN, "PayPal - News," 3 pages, found on www.andrys.com Internet Web site and printed on 23-Sep-2003, date of publication unknown but believed to be after the filing date of the present application		

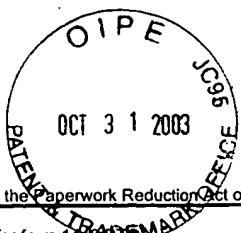
Examiner Signature		Date Considered	1/14/04
-----------------------	---	--------------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language, translation, or abstract is to be provided. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: www.uspto.gov/patent/apply/submit-forms

If you need assistance in completing the form, call 1-800-PTC-8188 (1-800-786-8188) and select option 2.



OCT 31 2003

PTO/SB/08B (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Complete if Known

Substitute for form 1449-04

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

2

of

4

Application Number

09/604,525

Filing Date

June 27, 2000

First Named Inventor

Portillo et al.

Art Unit

3628

Examiner Name

Richard Fults

RECEIVED

NOV 06 2003

GROUP 360

Attorney Docket Number

10722-31970

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>RF</i>	89	AUTHOR UNKNOWN, "Online Payment Services," compiled November 2002, date of publication believed to be in November 2002 or after, 3 pages, found on www.auctionbytes.com Internet Web site and printed on 30-Sep-2003	
<i>RF</i>	90	INA STEINER, "Accepting Credit Cards When You Sell Items: ProPay and Billpoint Payment Services," 18-Jun-2000, 4 pages, Auctionbytes-Update Number 16, ISSN-1528-6703, found on www.auctionbytes.com Internet Web site and printed on 30-Sep-2003	
<i>RF</i>	3	AUTHOR UNKNOWN, "Sell Now. Buy Smart. That's the Point. ABOUT BILLPOINT," 24 pages, found on www.billpoint.com Internet Web Site and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	4	AUTHOR UNKNOWN, "i-Escrow Online Escrow Service - Secure Online Payments," 12 pages, found on www.iescrow.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	5	AUTHOR UNKNOWN, "paymybills.com - How the Service Works," 18 pages, found on www.paymybills.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	6	AUTHOR UNKNOWN, "Send and request money online for FREE!," 19 pages, found on www.paypal.x.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	7	AUTHOR UNKNOWN, "PayMe.com is the easiest way to securely transfer money for FREE!," 14 pages, found on www.payme.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	8	AUTHOR UNKNOWN, "Welcome to eMoneyMail! You can now send money over the Internet easily and safely to anyone in the United States who has an e-mail address," 16 pages, found on www.emoneymail.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	9	AUTHOR UNKNOWN, "Welcome to ecount.com - Ecount is the first personal payment account for secure shopping anywhere, personal email payments and more," 15 pages, found on www.ecount.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	10	AUTHOR UNKNOWN, "Tradesafe.com is the online payment service enabling consumer and business e-commerce," 18 pages, found on www.tradesafe.com and printed on 23-July-2000, date of publication unknown but believed to be after the filing date of the present application	

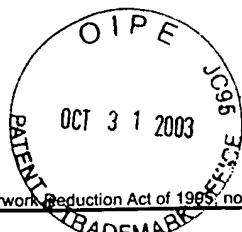
Examiner Signature	<i>RF</i>	Date Considered	11/04/04
--------------------	-----------	-----------------	----------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

3

of

4

Complete if Known

Application Number	09/604,525
Filing Date	June 27, 2000
First Named Inventor	Portillo et al.
Art Unit	3628
Examiner Name	Richard Fults
Attorney Docket Number	10722-31970

RECEIVED

NOV 06 2003

GROUP 3600

NON PATENT LITERATURE DOCUMENTS

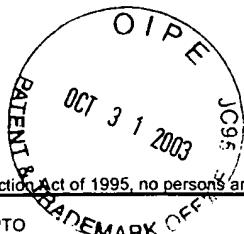
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>RF</i>	64	AUTHOR UNKNOWN, "About Western Union," 9 pages, located on www.westernunion.com and printed on 06/10/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	91	AUTHOR UNKNOWN, "WHOIS Search Results - WHOIS Record for bidpay.com," 2 pages, located on www.networksolutions.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	92	AUTHOR UNKNOWN, "First Data Acquires PaySys International," 2 pages, located on http://www.paysys.com/news/press2001/paysys043001.pdf and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	93	AUTHOR UNKNOWN, "PaySys sign up four Asian distributors," 2 pages, located on www.bizjournals.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	94	AUTHOR UNKNOWN, "VisionPLUS Consumer Payment Solution Overview," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	95	AUTHOR UNKNOWN, "Payment and Services from PaySys," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	96	AUTHOR UNKNOWN, "PaySys - company overview," 2 pages, located on www.paysys.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	97	AUTHOR UNKNOWN, "BidPay: Buyer FAQs - Sending Payment and Using the Money Order Service," 7 pages, located on www.bidpay.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	98	AUTHOR UNKNOWN, "BidPay: Seller FAQs - Receiving Payments and Using the Money Order Service," 7 pages, located on www.bidpay.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	
<i>RF</i>	99	AUTHOR UNKNOWN, "A million credit card transactions in five hours," 2 pages, located on www.hoise.com and printed 10/14/2003, date of publication unknown but believed to be after the filing date of the present application	

Examiner Signature	<i>RF</i>	Date Considered	11/14/04
--------------------	-----------	-----------------	----------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

App. No. 603,765, filed Sept. 19, 1966, and 603,766.
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 4

of 4

Complete if Known

Application Number 09/604,525

Filing Date 27-JUN-2000

First Named Inventor Portill

Art Unit 3628

Examiner Name Richard Fults

U. S. PATENT DOCUMENTS

RECEIVED

NOV 06 2003

GROUP 3600

FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)			
<i>RLB</i>	78	WO 00/46725	08-10-2000	FUNDSEXPRESS, INC.	

Examiner
Signature

Date
Considered

1/14/04

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. **¹**Applicant's unique citation designation number (optional). **²**See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. **³**Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). **⁴**For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. **⁵**Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. **⁶**Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.